IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Argenbright (SILV.P01CIP) Conf. No. 3085

Serial No. 10/045,219 Group Art Unit: 3691

Filed: November 9, 2001 Examiner: Campen

For: Online Educational Trust Creation and Management

SUBMISSION UNDER RULE 114

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

Introductory Comments:

This paper is presented in connection with the Request for Continued Examination filed herewith. Entry of this amendment, and favorable consideration of this application in its continued examination based on this amendment and its accompanying remarks are respectfully requested.

Amendment to the claims begins on page 2.

Applicant's remarks begin on page 6.